

Blue Edge ClassicSM

Innovative Health Benefit Solutions
Supporting a Culture of Health and Wellness.



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01 INTRODUCTION TO BLUE EDGE CLASSIC

Blue Edge Classic provides the benefits and services of our medical plan and an integrated stop loss policy with the ability to share in stop loss gains and positive group claims experience.

You also get the resources and support to improve the health and well-being of your employees. Based on your level of engagement with wellness, we'll provide wellness funding and a roadmap to help you become a healthy organization. A dedicated health and wellness consultant will provide strategic guidance, programming, and resources to help you achieve your health and wellness goals.

BLUE EDGE CLASSIC
To learn more about
Blue Edge Classic and to
find out if it's right for your
company, please contact
Khifer O'Conner at
oconnork@bcbsvt.com
or call 802-371-3681

>70% OF OUR
BUSINESS ARE
SMALL VERMONT.



02

WHY BLUE EDGE CLASSIC WORKS

As Vermont's only local, non-profit health plan company, our focus and priority are you, your employees and their families. With Blue Edge Classic, our plans also help small business establish a culture that fosters and rewards health and wellness.

Between 2021-2022, nearly 50% of our small business customers received a surplus equaling \$987,000 (\$1,400 per employee, per year) and reported higher levels of employee participation in health and wellness programming



FINANCIAL PREDICTABILITY

Predictable and consolidated monthly rates that allow you to budget accordingly.



INTEGRATED STOP LOSS

Health and wellness benefits and an integrated stop loss policy with the ability to share in stop loss gains and positive group claims experience.



FLEXIBILITY & CHOICES

Flexibility to add or remove certain mandates and assessments. Choice of your Rx formulary list through Vermont Blue Rx, maximizing savings while providing medications needed to stay healthy



BEWELL@WORKSM

With participation in BeWell@Work to help create a sustainable culture of health and wellness that improves the well-being of your employees.



WELLNESS REIMBURSEMENT INCENTIVE

Wellness incentive and program funding based on your level of engagement with wellness programming.



BE WELL VERMONTSM PORTAL

The Be Well Vermont digital platform to engage and motivate employees to participate in healthier behaviors.



EDUCATION & RESOURCES

Personalized support with a registered nurse or licensed social worker through care management programs – from healthy goal setting to managing chronic or acute conditions.



AWARD-WINNING CUSTOMER SERVICE

Support delivered by Vermonters based in Berlin, Vermont.

How It Works

When you choose Blue Edge Classic, You Can Give Your Employees and Your Bottom Line Healthy Results

1

FINANCIAL PREDICTABILITY EVERY MONTH

Your monthly rates are the same amount each month. No surprises or budgeting challenges.

- With predictability of your monthly costs, you get the expected results of your claims settlement up front, so you have lower monthly billed rates.
- Health and wellness benefits and an integrated stop loss policy and positive group claims experience.
- Potential savings returned to your business based upon improvements of your population, you may receive a return of 50% of the excess funding at the end of the year. If health costs exceed expectations, there are no penalties.
- Flexibility to add or remove certain mandates and assessments.
- Choice of your Rx formulary list through Vermont Blue Rx, maximizing savings while providing medications needed to stay healthy.

2

BEWELL@WORK WORKSITE WELLNESS

Build a workplace culture of health and wellness, as an embraced business value for you and your employees.

- Provide incentives to your employees that encourage preventive care and help you create and manage your wellness programming.
- Increase employee engagement and productivity.
- Integrated health and wellness planning and actionable analytics.
- Member wellness portal that provides personalized recommendations, education, programs, and tools to improve health and wellness.

3

ADDITIONAL SAVINGS FOR YOUR EMPLOYEES

Our plans help your employees save money with:

- **Negotiated Discounts with Local Vermont Providers:** Our unique relationships with Vermont providers allow us to actively contract and negotiate with them to ensure their charges for services remain competitive, and Vermonters have access to the best medical care available.
- **Network Providers:** Our plans provide access to the largest network of providers in Vermont and the U.S. and to hospitals in more than 200 countries and territories around the world through the Blue Cross Blue Shield Global Core® Program.
- **Cost Transparency Tool:** Our tool allows employees to research the relative cost of over 1,600 services before they see a provider.
- The tool also shows their year-to-date out-of-pocket costs and addresses CMS provider and facility quality measures. To learn more, log in to the Member Resource Center at www.bluecrossvt.org/mrc
- **Prescription Drug Program:** With our Vermont Blue Rx prescription drug program your employees can better manage their prescriptions. Employees have peace of mind knowing our systems automatically alerts our team of any identified gaps in care or any contraindications between medications. To learn more about medications covered and pharmacy locations please go to www.bluecrossvt.org/pharmacies-medications.

03 BEWELL@WORK – HOW IT WORKS FOR YOU

The BeWell@Work wellness program is structured for success. It provides you with the support, funding, tools, and roadmap to engage your employees and help your workplace become a healthy organization.

With a focus on achieving the highest engagement, quality of care, and lowest cost trend. Depending on what your organization's culture of wellness looks like, you will fall within one of three levels of engagement, which will determine your wellness focus and funding.

SERVICES	BUILDING FOUNDATIONS	CHANGING BEHAVIORS	HEALTHY ORGANIZATIONS
Health & Wellness Services	<ul style="list-style-type: none"> • Health assessment campaign • Preventive care awareness campaign 	<ul style="list-style-type: none"> • Health assessment campaign • Preventive care awareness campaign • Integrated health program for identified clinical risks 	<ul style="list-style-type: none"> • Custom program based on group-specific data • Health assessment campaign • Preventive care campaign • Integrated health program for identified clinical risks
Analytics & Reporting	<ul style="list-style-type: none"> • Health assessment aggregate report • Program evaluation • Captive-wide analytics 	<ul style="list-style-type: none"> • Health assessment aggregate report • Program evaluation • Captive-wide and group specific analytics 	<ul style="list-style-type: none"> • Health assessment aggregate report • Program evaluation • Captive-wide and group-specific analytics • Culture survey and/or focus group
Worksite Program Funding	\$1000	\$2,000	\$3,000
Incentive Funding Based on Number of Employees	\$25	\$50	\$75
Incentive Based on Completion of	<ul style="list-style-type: none"> • Health assessment 	<ul style="list-style-type: none"> • Health assessment • Preventive care visit 	<ul style="list-style-type: none"> • Health assessment • Preventive care visit • Participation in wellness program
Establish Targets for the Following Participation Measures	<ul style="list-style-type: none"> • Health assessment • Preventive care • Wellness score (low risk) 	<ul style="list-style-type: none"> • Health assessment • Preventive care • Wellness score (low risk) 	<ul style="list-style-type: none"> • Health assessment • Preventive care • Wellness score (low risk)
Services Available to All Levels	<ul style="list-style-type: none"> • Strategic planning • Annual action plan with measurable goals and objectives • Member engagement campaigns to support programming • Data collection tools and an online health and wellness portal 		



MOTIVATING AND KEEPING YOUR EMPLOYEES WELL WITH:



TURN-KEY QUARTERLY WELLNESS CAMPAIGNS

Keep health and wellness front and center through compelling employee engagement campaigns.

- Promote quarterly, wellness campaigns that are ready to roll out to employees.
- Step-by-step guide on why and how to promote popular wellness topics, encouraging your employees to adopt healthier habits.
- Virtual presenters and workshops to help educate, engage, and motivate your employees.



COMMUNITY ENGAGEMENT – PROVIDING OPPORTUNITIES FOR ALL VERMONTERS

- Our signature events encourage family time, physical activity, and respect for the beauty that abounds in Vermont. From Apple Days in the fall to Hike Bike & Paddle in the summer, our year-round events are open to the public and free. To learn more about our event series, visit www.bluecrossvt.org/events



24/7 TELEMEDICINE

- Care anywhere, anytime. Visit a doctor or mental health service provider online via the AmWell® app accessible through www.bluecrossvt.org/find-doctor/telemedicine-care



CARE MANAGEMENT – WE ARE CARE SPECIALISTS

- When an employee faces a new diagnosed medical condition, a new pregnancy, or the difficult decisions one must make at the end-of-life, our caring Vermont-based case management staff help your employees find the right care at the right time for their situation, regardless of their age, sex, or gender identity. For more information, please go to www.bluecrossvt.org/health-community/your-health-and-wellness/help-managing-your-health

04

HEALTHCARE MADE SIMPLE

We're Here for You – Helping Employees Access Care.

Navigating the health care system can be challenging and confusing. We make it simple with 24/7 access to online resources that provide guidance and information to help your employees use their benefits, manage their health, and get the most out of their health care dollars.



MEMBER RESOURCE CENTER

Your employees have access to all of their health plan information inside the Member Resource Center. Once they have set-up their online account, they can:

- Check the status of a claim
- Print a temporary proof of coverage or order a new ID card
- Find a doctor and cost transparency tools
- View your Summary of Health Plan Payments and other contract documents to better understand your health care benefits



PHARMACY RESOURCE CENTER

With our Vermont Blue Rx, your employees have the ability to:

- Compare the cost of a medication between pharmacies or home delivery
- Find a pharmacy near you or across the country
- Refill home delivery prescriptions online and check the status of orders
- View pharmacy benefit information
- Print a temporary proof of coverage or order a new ID card



AWARD WINNING CUSTOMER SERVICE

Need additional guidance? Our award winning and nationally recognized and Vermont-based customer service is available Monday-Friday from 7:00 a.m. to 6:00 p.m., to provide expert service and guidance to your employees. We believe in building trust and acting with integrity. When your employees call our customer service team, we work to resolve the call the first time.

Disclaimers

General Exclusions

While your health plan covers a broad array of necessary services and supplies, it doesn't cover every possible medical expense. If you would like to review the list of general exclusions before enrolling, visit bluecrossvt.org/contracts, click on the plan in which you are enrolling and read the chapter entitled "General Exclusions." Once you enroll, you will receive an Outline of Coverage and a link to your Certificate of Coverage. Please read both carefully as they govern your specific benefits.

How We Protect Your Privacy

The law requires us to maintain the privacy of your health information by using or disclosing it only with your authorization, or as otherwise allowed by law. You may find information about our privacy practices at bluecrossvt.org/privacypolicies.

NOTICE: Discrimination is Against the Law

Blue Cross and Blue Shield of Vermont (Blue Cross) and its affiliate The Vermont Health Plan (TVHP) comply with applicable federal and state civil rights laws, and do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, age, disability, gender identity or sex, ethnicity, sexual orientation, or HIV-status.

Blue Cross provides free aids and services to people with disabilities to communicate effectively with us. We provide, for example, qualified sign language interpreters and written information in other formats (e.g., large print, audio or accessible electronic format).

Blue Cross provides free language services to people whose primary language is not English. We provide, for example, qualified interpreters and information written in other languages.

For free language-assistance services, call (800) 247-2583.

ARABIC	للوصول على خدمات المساعدة اللغوية المجانية، اتصل على الرقم المجانية، اتصل (800) 247-2583 lilhusul ealaa khadmat almusaeadat allughawiat almajaaniat, atasal (800) 247-2583.
CHINESE	如需免费语言协助服务，请致电，(800) 247-2583。Rú xū miǎnfèi yǔyán xiézhù fúwù, qǐng zhìdiàn (800) 247-2583.
CUSHITE (OROMO)	Tajaajila gargaarsa afaanii bilisaa argachuuf, gara (800) 247-2583 bilbili.
FRENCH	Pour des services d'assistance linguistique gratuits, appelez le (800) 247-2583.
GERMAN	Für kostenlose Sprachunterstützungsdienste rufen Sie (800) 247-2583 an.
ITALIAN	Per i servizi di assistenza linguistica gratuiti, chiamare il numero (800) 247-2583.
JAPANESE	無料の言語支援サービスについては、(800) 247-2583.
NEPALI	निःशुल्क भाषा-सहायता से बाह्रू को लागि, कल गर्नुहोस् Nihsulka bhasa sahayata sevaharuko lagi (800) 247-2583 ma kala garnuhos.
PORTUGUESE	Para serviços gratuitos de assistência linguística, ligue para (800) 247-2583.
RUSSIAN	Чтобы получить бесплатную языковую помощь, позвоните по телефону (800) 247-2583.
SERBO-CROATIAN (SERBIAN)	За бесплатне услуге језичке помоћи позовите (800) 247-2583. Za besplatne usluge jezičke pomoći pozovite (800) 247-2583.
SPANISH	Para servicios gratuitos de asistencia lingüística, llame al (800) 247-2583.
TAGALOG	Para sa libreng serbisyong tulong sa wika, tumawag sa (800) 247-2583.
THAI	สำหรับบริการช่วยเหลือด้านภาษา, โทร.ได้ทีเบอร์,(800) 247-2583 ฟรี. Sāfirāb brikār chwyfielūx dān phās'ā frī thor (800) 247-2583.
UKRAINIAN	Щоб отримати безкоштовні (800) 247-2583. Shchob otrymaty bezkoshtovni (800) 247-2583
VIETNAMESE	Đối với các dịch vụ hỗ trợ ngôn ngữ miễn phí, hãy gọi (800) 247-2583.

VERMONTERS MAKING HEALTH CARE WORK BETTER FOR VERMONTERS

(800) 255-4550 | bluecrossvt.org

READY TO LEARN MORE ABOUT BLUE EDGE CLASSIC?

To learn more about Blue Edge Classic and to find out if it's right for your company, please contact Khifer O'Conner at oconnork@bcbsvt.com or call 802-371-3681



| [@bluecrossvt](https://www.instagram.com/bluecrossvt)



BlueCross BlueShield
of Vermont

An Independent Licensee of the Blue Cross and Blue Shield Association.